

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Sandra R Watson

Debtor(s)

Case No. 15 B 14977

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/28/2015.
- 2) The plan was confirmed on 06/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/28/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2016, 06/30/2016.
- 5) The case was Dismissed on 08/18/2016.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,600.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$10,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,875.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$377.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,252.50**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni	Unsecured	368.00	NA	NA	0.00	0.00
Ameriloan	Unsecured	300.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	3,000.00	NA	NA	0.00	0.00
Ceb Credit Services	Unsecured	1,564.00	NA	NA	0.00	0.00
Cenlar Federal Savings Bank	Secured	68,917.99	70,564.24	68,917.99	4,325.95	2,553.05
Cenlar Federal Savings Bank	Unsecured	0.00	1,646.25	1,646.25	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	200.00	NA	NA	0.00	0.00
Collection Company Of	Unsecured	447.00	NA	NA	0.00	0.00
Comcast	Unsecured	680.00	NA	NA	0.00	0.00
Credit Collection Services	Unsecured	253.10	NA	NA	0.00	0.00
Diversified Adjustment	Unsecured	360.00	NA	NA	0.00	0.00
Enhanced Recovery Co L (Original Credit	Unsecured	606.00	NA	NA	0.00	0.00
Enhanced Recovery Corp	Unsecured	606.00	NA	NA	0.00	0.00
Eos / Cca (Original Creditor:At T)	Unsecured	282.00	NA	NA	0.00	0.00
First Associates Loan Servicing LLC	Unsecured	0.00	5,421.87	5,421.87	0.00	0.00
First Associates Loan Servicing LLC	Secured	4,075.00	4,075.00	4,075.00	227.76	240.74
Genesis Financial Solu	Unsecured	208.00	NA	NA	0.00	0.00
Mastercard	Unsecured	228.58	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	200.00	NA	NA	0.00	0.00
Monterey County Bank	Unsecured	1.00	NA	NA	0.00	0.00
Nco Fin/09	Unsecured	331.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	1,075.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	314.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	84.00	NA	NA	0.00	0.00
Plains Comme	Unsecured	2,925.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	186.00	171.74	171.74	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	1,598.46	1,598.46	0.00	0.00
Social Security Admininstration	Unsecured	4,095.00	NA	NA	0.00	0.00
United Cash Loans	Unsecured	300.00	NA	NA	0.00	0.00
Verizon Wireles	Unsecured	970.00	NA	NA	0.00	0.00
Village Of Country Club Hills	Unsecured	200.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Visa	Unsecured	975.88	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,075.00	\$227.76	\$240.74
All Other Secured	\$68,917.99	\$4,325.95	\$2,553.05
<b>TOTAL SECURED:</b>	<b>\$72,992.99</b>	<b>\$4,553.71</b>	<b>\$2,793.79</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,838.32</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,252.50</u>	
Disbursements to Creditors	<u>\$7,347.50</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,600.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/28/2016

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.